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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Jasmine	
		First name	First name
	Write the name that is on	A	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Miller	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	meeting with the trustee.		
2.	All other names you	Jazsmine	
	have used in the last	First name	First name
	8 years	A	M. dalla va avea
	Include your married or	Middle name	Middle name
	maiden names.	Miller	Last name
		Last name	Last name
		First name	First name
		Histiliane	Thathand
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 8851	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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D	ebtor 1 Jasmine First Name	A Miller Middle Name Last Name	Case number (if known)			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.			
	Identification Numbers (EIN) you have used in the last	Business name	Business name			
	8 years	Business name	Business name			
	Include trade names and doing business as names	EIN	EIN			
		EIN	EIN			
5.	Where you live		If Debtor 2 lives at a different address:			
		11312 S Normal Ave Number Street	Number Street			
		Chicago Illinois 60628				
		City State Zip Code Cook	City State Zip Code			
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to			
		notices to you at this mailing address.	this mailing address.			
		Number Street	Number Street			
		City State Zip Code	- City State Zip Code			
_		, 2550	, 2 2			
6.	Why you are choosing this district	Check one:	Check one:			
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)			

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Debtor 1 J		A	Miller		Case number (if kno	own)	_
	First Name	Middle Name	Last Name				
Part 2: T	ell the Court Abo	ut Your Bankruptcy	/ Case				
Bankr	hapter of the ruptcy Code you noosing to file		ief description of each, see <i>No</i> 2010)). Also, go to the top of pa			C. § 342(b) for Individuals Filing for opriate box.	
8. How y fee	ou will pay the	more details abordance cashier's check, may pay with a company wit	out how you may pay. Typic or money order. If your attored card or check with a part of the fee in installments. If your your Filing Fee in Install on the fee be waived (You may so not required to, waive your ty line that applies to your	cally, if your corney is some printed used to choose the corner of the c	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only and may do so only ize and you are u	the clerk's office in your local court for the fee yourself, you may pay with cash, it payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, ally if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)	/ , a
bankr	you filed for uptcy within the years?	No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
cases being spous filing t you, o	ny bankruptcy e pending or filed by a se who is not this case with or by a business er, or by an te?	Ves. Debtor District Debtor District Debtor		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
11. Do you reside	u rent your ence?	✓ No. G	ndlord obtained an eviction ju			<i>st You</i> (Form 101A) and file it with	

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Miller Debtor 1 Jasmine __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Jasmine First Name
 A
 Miller Miller
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Jasmine First Name		iller st Name	Case number (if known)	
Part 6: Answer These Que	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your	orimarily for a personal ousiness debts? Busin vestment or through the	, family, or househol ness debts are debts ne operation of the b	that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu No.	7. Do you estimate that a		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	▼ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001 \$50,000,001 \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state.	apter 7, I am aware that understand the relief and I did not pay or agrees ed and read the notice that the chapter of title 1 tement, concealing properties.	t I may proceed, if eligavailable under each to pay someone who required by 11 U.S.01, United States Cooperty, or obtaining m	de, specified in this petition. oney or property by fraud in
	connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Jasmine Miller Signature of Debtor 1 Executed on 2/13/2018 MM / DD	519, and 3571.	Signature of Det	otor 2 MM / DD / YYYY

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Debtor 1 Jasmine	Α	Miller	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Morsheda Hash	em	Date _	2/13/2018
	Signature of Attorney	for Debtor	N	IM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Jasmine	Α	Miller					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	our assets alue of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	· ·
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,500.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,500.00
art 2: Summarize Your Liabilities	
	our liabilities mount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	anount you onto
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$18,961.32
Your total liabilities	\$18,961.32
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$2,057.92
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of Schedule I	

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Debto	or 1 Jasmine	A	Miller	Case number (if known)					
Part 4	First Name Answer These Que	Middle Name estions for Administrat	Last Name ive and Statistical Records	S					
6. A re	, ,	ry under Chapters 7, 11, or		his form to the court with your other so	hedules.				
	family, or household pur	ly consumer debts. Consu pose. 11 U.S.C. § 101(8). F marily consumer debts. Yo	ill out lines 8-10 for statistical pu	an individual primarily for a personal, rposes. 28 U.S.C. § 159. part of the form. Check this box and so	ubmit				
	B. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.								
9. (Copy the following speci	al categories of claims fro	m Part 4, line 6 of Schedule E	/F:					
ı	From Part 4 on Schedule	E/F, copy the following:		Total claim					
ç	a. Domestic support oblig	ations (Copy line 6a.)		\$0.00					
9	b. Taxes and certain othe	debts you owe the governr	ment. (Copy line 6b.)	\$0.00					
ç	c. Claims for death or per	sonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00					
ç	d. Student loans. (Copy li	ne 6f.)		\$10,993.00					
	e. Obligations arising out priority claims. (Copy line 6		r divorce that you did not report	as \$0.00					
Ç	of. Debts to pension or pro	fit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$10,993.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	o identify your ca	ase:		-			
Debtor 1	loomin	0	۸		Millor			
Deptor I	Jasmin First Na		A Middle N	ame	Miller Last Name	-		
Debtor 2						_		
(Spouse, if fil	ing) First Na	ame	Middle N	ame	Last Name			
United Sta	ates Bankrupto	y Court for the:	Northern		District of Illinois (State)	-		
Case num (If known)	ıber					_		
Officia	ll Form	106A/B						Check if this is an amended filing
Sched	dule A/	B: Prope	rty					12/1
category v responsibl write your	where you thi e for supplying name and ca	nk it fits best. B ng correct informase number (if k	e as complete au mation. If more sp nown). Answer ev	nd acc pace i very q	asset only once. If an asset fits i curate as possible. If two marrie s needed, attach a separate she uestion. Other Real Estate You Owr	d people ar eet to this f	re filing together, both a form. On the top of any a	re equally
			_		residence, building, land, or sim			
7. DO 900	No. Go to Pa		uitable liiterest i	ii aiiy	residence, building, land, or sin	iliai propei	ty:	
	Yes Where is	the property?						
				Wha	t is the property? Check all that a	nnlv	Do not deduct secured	claims or exemptions. Put
1.1					Single-family home	.66.7.	the amount of any secu	red claims on Schedule D:
	Street addres	s, if available, or o	other description		Ouplex or multi-unit building			ims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home			
	Number	Street		ш	and		Describe the nature o	f vour ownership
				ш	nvestment property imeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Other		the entireties, or a life	e estate), if known.
					has an interest in the property?	Check	Check if this is co (see instructions)	mmunity property
				one.	Debtor 1 only			
					Debtor 2 only			
				ш	Debtor 1 and Debtor 2 only			
				Ħ	at least one of the debtors and ano	ther		
					r information you wish to add a erty identification number:	bout this it	em, such as local	
If you	own or have r	nore than one, lis	st here:					
				Wha	t is the property? Check all that a	pply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street addres	s, if available, or o	other description		Single-family home			nims Secured by Property.
				ш	Ouplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
			 ,	ш	Manufactured or mobile home		entire property?	portion you own?
	-			ш	and			
	Number	Street		Ħ,	nvestment property		Describe the nature o interest (such as fee s	
	Oit.	Chaha	Zin Code		imeshare Other		the entireties, or a life	
	City	State	Zip Code		Julei			
				Who one.	has an interest in the property?	Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Pebtor 2 only			
					Debtor 1 and Debtor 2 only			
					at least one of the debtors and ano	ther		
					r information you wish to add a erty identification number:	bout this it	em, such as local	

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Debtor 1	Jasmine First Name	A Middle Name	Miller Last Name	Case number	(if known)	_
	et address, if available, or oth		Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property? Describe the nature of	-
City	State]]]]	Timeshare Other Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	Check if this is co (see instructions)	e estate), if known.
	the dollar value of the porve attached for Part 1. Wr	p tion you own for a ite that number he	roperty identification number: III of your entries from Part 1, incl ere.			
Do you ow you own tl		equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo cycles			
No		ity voilloids, motore	your			
3.1	Make Model: Year: Approximate mileage:	Acura MDX 2003 223000	Who has an interest in the proone. Debtor 1 only Debtor 2 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Other information: 2003 Acura MDX		Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community instructions)		\$2450.00	\$2450.00
3.2	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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JIOI I	Jasmine First Name	A Middle Name	Miller Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D</i> nims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D</i> tims Secured by Property. Current value of the portion you own?
			instructions)			
	mples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other , fishing vessels, snowmobiles, r Who has an interest in the p	notorcycle accessori	Do not deduct secured	claims or exemptions. Put
Exar	nples: Boats, trailers, motor No Yes	•	er recreational vehicles, other , fishing vessels, snowmobiles, r	property? Check ly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the portion you own?

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Miller Debtor 1 Jasmine Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed, couch \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV \$450.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1050.00 for Part 3. Write that number here

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Miller

Debtor 1 Jasmine Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Credit Union 1 \$0.00 17.1. Checking account: \$0.00 17.2. Checking account: Chase Liquid 17.3. Savings account: Credit Union 1 \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Jasmine	Α	Miller	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfer assuer name:	s' checks, promissory no	tes, and money orders.	
21.	Examples: Interests in IF No), thrift savings accounts	s, or other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	o you, either for life or for	r a number of years)	
	No Yes	Issuer name and description:			

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Debt	or 1 Jasmine	A Middle Nove	Miller	Case number (if known)	
24.		Middle Name education IRA, in an accour 0(b)(1), 529A(b), and 529(b)(1	nt in a qualified ABLE program, o	r under a qualified state tuition program.	
	√ No		n. Separately file the records of any	nterests.11 U.S.C. § 521(c):	
	_ _				
25.	Trusts, equitable exercisable for		erty (other than anything listed i	n line 1), and rights or powers	
	✓ No Yes. Describ	e			
26.			rets, and other intellectual proporoceeds from royalties and licensing		
	No Yes. Describ	e			
27.	•	hises, and other general int ng permits, exclusive licenses,	•	quor licenses, professional licenses	
	✓ No Yes. Describ	e			
Mon	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe	d to you			
	✓ No ✓ Yes. Give spe	ecific information		Federal:	\$0.00
	about th	nem, including whether eady filed the returns		State:	\$0.00
	and the	tax years		Local:	\$0.00
29.	Family support Examples: Past do	ue or lump sum alimony, spot	usal support, child support, mainter	ance, divorce settlement, property settlemen	t
	✓ No	ecific information		Alimony:	\$0.00
	Tes. Give spe	cine information		Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
	Examples: Unpaid	someone owes you I wages, disability insurance p Security benefits; unpaid loans		v, vacation pay, workers' compensation,	
	✓ No				
	Yes. Describe)			
	Ш				

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Debt	tor 1 Jasmine	A	Miller	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		vings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insure of each policy and	urance company	pany name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	✓ No Yes. Describe				
33.		parties, whether or not you hamployment disputes, insurance		e a demand for payment	
34.	<u> </u>	I unliquidated claims of every	nature, including counter	claims of the debtor and rights	
35.	Any financial assets y No Yes. Describe	ou did not already list			
36.		of all of your entries from Part			
Part	5: Describe Any B	susiness-Related Property	∕ You Own or Have an l	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have a	ny legal or equitable interest	in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you already e	arned		
	✓ No Yes. Describe				
39.	Office equipment, furnities Examples: Business-rel		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Describe				

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Debt	tor 1 Jasmine	A	Miller	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equipment	nent, supplies you us	se in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	№ No				
	Yes. Describe				1
	L ros. Describe				
					1
42.	Interests in partnerships or	joint ventures			
	✓ No				
		٨	lame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_		· · · · · · · · · · · · · · · · · · ·	
					<u> </u>
12 (Customer lists, mailing lists,	or other compilatio	ne		_
45.	oustomer lists, maining lists,	or other compliant	113		
	✓ No				
	Yes. Do your lists include	e personally identifiable	e information (as defined in 11	U.S.C. § 101(41A))?	
	— No				
	No No	Г			
	Yes. Describe				
44	Any business-related prope	∟ ertv vou did not alrea	adv list		
		nty you are not all of	idy not		
	✓ No				
	Yes. Give specific				
	information	-			 -
		_			
		_			
		-			
		_			
45 A	dd the dollar value of all of y	your entries from Pa	rt 5 including any entries fo	r nages you have attached	
>					
Part				ty You Own or Have an Interest In.	
	If you own or have an intere	st in farmland, list it in l	Part 1.		
46.	Do you own or have any leg	gal or equitable inte	rest in any farm- or commer	cial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	163. 40 to line 47.				Do not deduct secured claims or exemptions
47	Farm animals				5. 5.6psioo
	Examples: Livestock, poultry	, farm-raised fish			
	. No				
	<u> </u>				1
	Yes. Describe				
					1

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Debto	or 1 Jasmine First Name	A Middle Name	Miller Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fix	tures, and tools of tr	ade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	 blies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you o	did not already list		
	✓ No				
	Yes. Describe				
		all of your entries from Part 6, inclu	ding any entries for	pages you have attached	
•	rt o. write that name				
Part 7	Describe All Pro	operty You Own or Have an Int	erest in That You	Did Not List Above	
53.	Do you have other pro	perty of any kind you did not alrea			
		ts, country club membership			
	✓ No Yes. Give specific]
	information				
54. Ac	ld the dollar value of a	all of your entries from Part 7. Write	that number here		
Part 8	List the Totals of	f Each Part of this Form			
55. P	art 1: Total real estat	e, line 2			
56. p	art 2 total vehicles, li	ne 5	\$2450.00		
57. P a	art 3: Total personal a	nd household items, line 15	\$1050.00		
58. P a	art 4: Total financial a	ssets, line 36			
59. P	art 5: Total business-	related property, line 45			
60. P	art 6: Total farm- and	fishing-related property, line 52			
61. P	art 7: Total other prop	perty not listed, line 54			
62. T	otal personal property	. Add lines 56 through 61	\$3500.00	Copy personal property total	+ \$3500.00
					\$3500.00
63. T c	otal of all property on	Schedule A/B. Add line 55 + line 62			ψοσου.ου

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Jasmine	А	Miller	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt		
1.		•	. , , , , , , , , , , , , , , , , , , ,	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	I/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Acura MDX, 2003, 2003 Acura MDX Line from Schedule A/B: 03	\$2,450.00	\$2,400.00; \$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description:	\$100.00	V	735 ILCS 5/12-1001(a)
	Used Clothing		\$100.00	_
	Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Miller Debtor 1 Jasmine Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 Bed, couch 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) \$450.00 description: **✓** \$450.00 Cell phone, TV 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** Checking account, 100% of fair market value, up to any Credit Union 1 applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description: **✓** Savings account, Credit 100% of fair market value, up to any Union 1 applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Checking account, 100% of fair market value, up to any Chase Liquid

applicable statutory limit

Line from Schedule A/B:

17

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		_				
Fill in this infor	rmation to identify your c	ase:				
Debtor 1	Jasmine	Α	Miller			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Schedu	ıle D: Credit	ors Who Hav	e Claims Secure	ed by Prop	erty	12/15
more space is			eare filing together, both are equ ber the entries, and attach it to t			
1. Do any	creditors have claims s	secured by your propert	y?			
✓ No.	Check this box and subi	mit this form to the court w	ith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			ed claim, list the creditor separately	Column A	Column B	Column C
		ditor has a particular claim, alphabetical order according	list the other creditors in Part 2. As to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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Fill in	this inforr	mation to identify your o	ase:			
Debto	or 1	Jasmine	Α	Miller		
		First Name	Middle Name	Last Name		
Debto						
(Spous	se, if filing)	First Name	Middle Name	Last Name		
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois		
_				(State)		
Case (If knov	number				<u> </u>	
		4005/5				Check if this is an amended filing
Offi	cial F	orm 106E/F				Offect if this is all afferded filling
Sc	hedı	lle E/F: Cre	editors Who	Have Unsecu	ured Claims	12/15
other Form claims the er known	party to a 106A/B) a s that are ntries in the n).	any executory contract and on Schedule G: Exe listed in Schedule D: (he boxes on the left. At	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims tach the Continuation Pa	could result in a claim. Als expired Leases (Official Form Secured by Property. If mo	so list executory contracts m 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1E List /	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority ur	nsecured claims against y	ou?		
	✓ No. 0	Go to Part 2.				
	Yes.					
	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both priorit s in alphabetical order accord	y and nonpriority amounts, lis	st that claim here and show b you have more than two pric	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Miller Debtor 1 Jasmine Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 CB/Victoria Secret \$400.00 Last 4 digits of account number Nonpriority Creditor's Name 220 W SCHROCK RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated WESTERVILLE 43081 Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Credit Card Is the claim subject to offset? Yes 4.2 CCB Credit Services \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 5300 6TH STREET FRONTAGE When was the debt incurred? 8/2011 Number As of the date you file, the claim is: Check all that apply. Contingent SPRINGFIELD Illinois 62703 Unliquidated State City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: AMEREN **✓** No Other. Specify City of Chicago - Parking and red Light Tickets \$900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Department of Revenue - PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking and Red Light Tickets Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 A Miller
 Case number (if known)

 Last Name
 Last Name

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. All DEPT OF ED/NAVIENT	Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
Nonpriority Creditor's Name Po Box 9635 Number Street		After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
Nonpriority Creditor's Name PO BOX 9635 Number Street MilkES BARRE	4.4		Last 4 digits of account number 0926	\$6,986.00
As of the date you file, the claim is: Check all that apply. Contingent				
Contingent Unliquidated Unliquidated Disputed Disputed Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only		Number Street	As of the date you file, the claim is: Check all that apply	
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Nonpriority Creditor's Name PO BOX 9635 Number Street Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Other. Specify Other. Specify When was the debt incurred? 9/2013 As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Other. Specify				
Who incurred the debt? Check one.			Unliquidated	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Last 4 digits of account number		, , , , , , , , , , , , , , , , , , , ,	Disputed	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street Wilkes BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Wilkes BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Disputed Type of NONPRIORITY unsecured claim: Student toans Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes		Debtor 1 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another		Debtor 2 only	✓ Student loans	
Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Deb		Debtor 1 and Debtor 2 only		
Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Other		At least one of the debtors and another		
Ves		Check if this claim relates to a community debt	debts	
Yes		_	Other. Specify	
A.5 DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 9/2013				
Nonpriority Creditor's Name PO BOX 9635 Number Street Wilk KES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes When was the debt incurred? 9/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify State as a factor of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify				
When was the debt incurred? 9/2013 Number Street Street As of the date you file, the claim is: Check all that apply.	4.5		Last 4 digits of account number0926	\$4,007.00
As of the date you file, the claim is: Check all that apply. Contingent		PO BOX 9635	When was the debt incurred? 9/2013	
WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify ☐ Other.		Number Street	<u> </u>	
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes In Thempson & Associates Inc.		WILKES BARRE Pennsylvania 18773	Contingent	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify			Unliquidated	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes		Debter 4 and a	Disputed	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes		<u> </u>		
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Chick if this claim relates to a community debt Is the claim subject to offset? The mose a Associate line Chick if this claim agreement of divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Yes		<u> </u>	블	
Check if this claim relates to a community debt Is the claim subject to offset? Ves Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify Fig. 120.20		<u>'</u>		
Is the claim subject to offset? Other. Specify No Yes Figure Cortex of a T.L. Thompson & Associates Inc.		님		
Yes Figure Cortex of a T.L. Thompson & Associates line (2.120.20				
4.C. Edmund Cartor o/o T.L. Thompson & Associates Inc.		_		
4.6 Edmund Carter c/o T.L. Thompson & Associates Inc.		Yes		
4.01 Lamana Carta Co 1.E. mompson a roscolates, mo.	4.6	Edmund Carter c/o T.L. Thompson & Associates, Inc.	Last 4 digits of account number	\$3,139.32
Nonpriority Creditor's Name PO Box 496149 When was the debt incurred?			<u> </u>	
Number Street				
As of the date you file, the claim is: Check all that apply. ———————————————————————————————————				
☐ Unliquidated			= *	
Garland Texas 75049				
Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim:			Type of NONPRIORITY unsecured claim:	
Debtor 1 only Student loans			Student loans	
Debtor 2 only Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or diverse that you did not report as priority claims		<u> </u>		
divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar		<u>'</u>		
debts		님	debts	
Uninsured car accident; Claim Is the claim subject to offset? Uninsured car accident; Claim Other. Specify Number: 2536851.20		ш	Uninsured car accident; Claim Other. Specify Number: 2536851.20	
No			. ,	
☐ Yes		Yes		

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Debtor 1 Jasmine A Miller Case number (if known)
First Name Middle Name Last Name

g with 4.5, followed by 4.6, and so forth.	Total claim
Lost 4 digits of account number 0150	\$604.00
When was the debt incurred? 6/2016	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Unliquidated	
Disputed	
<u></u>	
Student loans	
Obligations arising out of a separation agreement or	
_	
debts	
001 Collection; Collecting for	
ORIGINAL CREDITOR: AT T	
Other. Specify MODILITY	
	\$390.00
Last 4 digits of account number 8676	\$390.00
When was the debt incurred?11/2017	
As of the date you file, the claim is: Check all that apply.	
Disputed	
Type of NONPRIORITY unsecured claim:	
Student loans	
Obligations arising out of a separation agreement or	
divorce that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar	
ORIGINAL CREDITOR: ATT U-	
Other. Specify VERSE	
Last 4 digits of account number	\$1,935.00
	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Unliquidated	
Disputed	
Type of NONPRIORITY unsecured claim:	
<u></u>	
불	
Debts to pension or profit-sharing plans, and other similar	
debts	
debts Other. Specify Tollway Violations	
	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts O01 Collection; Collecting for ORIGINAL CREDITOR: ATT Other. Specify MOBILITY Last 4 digits of account number 8676 When was the debt incurred? 11/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts O01 Collection; Collecting for ORIGINAL CREDITOR: ATT U-Other. Specify VERSE Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims

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Miller Debtor 1 Jasmine __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Village of Matteson 4.10 \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 4900 Village Commons When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60443 Matteson Disputed City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ Parking Tickets Is the claim subject to offset? **✓** No Yes

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Debtor 1 Jasmine A Miller Case number (if known)

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

ATT Mobility
Name

On which entry in Part 1 or Part 2 did you list the original creditor?

5910 W. Plano Pkwy Ste 10

Name			On which entry in Part 1 or Part 2 did you list the original creditor?					
5910 W. Plano Pl	kwy Ste 10		Line 4.7	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street	•			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
Plano	Texas	75093	Last 4 digits	of account numb	er 8158			
City	State	Zip Code	-					
HARRIS & HARRI	SLTD							
Name			On which ent	ry in Part 1 or Pa	rt 2 did you list the original creditor?			
I11 W JACKSON	BLVD S-400		Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street	t			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
CHICAGO	Illinois	60604	Last 4 digits	of account numbe				
City	State	Zip Code	Last 4 digits	or account number	<u> </u>			
L Secretary of Sta	ate							
Name			On which ent	ry in Part 1 or Pa	rt 2 did you list the original creditor?			
2701 S. Dirksen F	Parkwav		Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims			
Springfield	Illinois	62723	Last 4 digits	of account numbe	ar.			
City	State	Zip Code		or account manner				
L Secretary of Sta	ate							
Name			On which ent	ry in Part 1 or Pa	rt 2 did you list the original creditor?			
2701 S. Dirksen F	Parkwav		Line 4.9	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street				one):	Part 2: Creditors with Nonpriority Unsecured			
					Claims			
Springfield	Illinois	62723	l oot 4 di!t-	of a consumt misself				
City	State	Zip Code	Last 4 digits	of account number	er			
T.L.Thompson &	Associates, Inc	· · · · · · · · · · · · · · · · · · ·						
Name			On which ent	ry in Part 1 or Pa	rt 2 did you list the original creditor?			
330 Oaks Trail Su	uite 200		Line 4.6	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street				one):	<u>'</u>			
	-		<u></u>	•	Part 2: Creditors with Nonpriority Unsecured Claims			
Garland	Texas	75043	last 4 diaits	of account numb				
City	State	Zip Code	Last 4 digits	of account numb	ōI			

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Debtor 1 Jasmine A Miller Case number (if known)

First Nai	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00
	oor rotali yaa ililoo oa tili oagii oa.		
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$10,993.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$7,968.32
	that amount here.		
	6j. Total. Add lines 6f through 6i.	6j.	\$18,961.32

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Jasmine	Α	Miller	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number (If known)			(ciaic)	_

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			•	'	
Fill in this info	rmation to identify your ca	ase:			
Debtor 1	Jasmine	А	Miller		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)		Add I II Al			
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
					Check if this is an amended filing
Official	Form 106H				arrorrasa ming
Official	1 01111 10011				
Schedul	e H: Your Cod	ebtors			12/15
1. Do you h	, ,	u are filing a joint case, do	not list either spouse as	a codebtor.)	l
		lived in a community pro ico, Puerto Rico, Texas, Wa			nity property states and territories include Arizona, California,
✓ No.	Go to line 3.				
Yes	. Did your spouse, forme	r spouse, or legal equiva	lent live with you at the	time?	
✓	No				
	Yes. In which community	y state or territory did you	ı live?	Fill in tl	he name and current address of that person.
	Name of your spouse, for	ormer spouse, or legal equi	valent		
	Number Street				
	City	State	Zip C	ode	
	•		F -	•	
					use is filing with you. List the person shown in line 2 d the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

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Fill in this in	formation to identify	your case:							
Debtor 1	Jasmine	Α	Miller						
	First Name	Middle Name	Last N	ame)	_ Che	eck if this is:		
Debtor 2 (Spouse, if filing	Eiret Namo	Middle Name	Last N	amo		- I п	An amended filing		
							A supplement showing	post-petition chapter 13	
United States the:	Bankruptcy Court for	Northern	_ District of Illi	nois tate			expenses as of the follo		
Case number			(0	lato	/	_			
(If known)							MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come						12/15	
information spouse. If monumber (if k	about your spouse. I		d your spous	se is	not filing	with you, do	not include informat	tion about your	
1. Fill in you	ur employment		Debtor 1				Debtor 2		
informati	on.	Employment status		wad					
	re more than one job, eparate page with	zmproyment otatae	Employed Not Employed				Employed Not Employed		
informatio	n about additional				-		Not Employed		
employers	S.	Occupation	Crossing (Guar	d		_		
	art time, seasonal, or byed work.	Employer's name	City of Ch	icago	Departmen	t of Finance	_		
	on may include student	Employer's address		121 North Lasalle Street			_		
	naker, if it applies.		Number Str	Number Street			Number Street		
			Chicago		Illinois	60602	_		
			City		State	Zip Code	City	State Zip Code	
		How long employed	1 year 1 m	onth	<u> </u>				
		there?						-	
Part 2: Gi	ve Details About N	onthly Income							
	onthly income as of t ss you are separated.	the date you file this forn	n. If you have	noth	ning to repo	rt for any line, v	write \$0 in the space. In	clude your non-filing	
If you or you		e more than one employer, et to this form.	combine the	infor	mation for a	all employers fo	or that person on the line	es below. If you need	
•	•				For D	ebtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly		2.		\$1,324.80		_	
3. Estima	te and list monthly over	rtime pay.		3.		+ \$0.00		<u> </u>	
4. Calcula	nte gross income. Add li	ne 2 + line 3.		4.		\$1,324.80			

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Debto	r 1Jasmine First Name		Ailler .ast Name		Case number known)		
	T HOT HAINE	Middle Name	act Hamo		For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here		→ 4	۱.	\$1,324.80		
5. List	all payroll ded						
5a.	Tax, Medicare,	and Social Security deductions	5	ia.	\$92.42		
5b.	Mandatory cor	ntributions for retirement plans	5	b.	\$112.60		
5c.	Voluntary cont	ributions for retirement plans	5	ic.	\$0.00		
5d.	Required repa	yments of retirement fund loans	5	id.	\$0.00		
5e.	Insurance		5	ie.	\$0.00		
5f.	Domestic supp	ort obligations	5	if.	\$0.00		
5g.	Union dues		5	ig.	\$21.86		
5h.	Other deduction	ons. Specify:	_ 5	h. +	\$0.00 +		
6. Add +5h.	the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6	i.	\$226.88		
7. Cald	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7		\$1,097.92		
8. List	all other incon	ne regularly received:					
8a.	business, profe	•					
	gross receipts, o	ent for each property and business showing ordinary and necessary business expenses, and			ФО ОО		
0 h	the total month	•		la.	\$0.00	-	
	Interest and di			lb.	\$0.00	-	
8C.	dependent reg		a				
		, spousal support, child support, maintenance, ent, and property settlement.	8	sc.	\$0.00		
8d.	Unemploymen	t compensation	8	ld.	\$0.00		
8e.	Social Security	<i>'</i>	8	le.	\$0.00		
	Include cash ass cash assistance under the Suppl housing subsidi Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income		if.	\$568.00		
8.0		irement income		ii. 8g.	\$0.00		
		income. Specify: Est. Prorated Tax Refund		sh. +	\$392.00 +		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		ı	\$960.00		
0.7144	an other moor		011.	·	ψ900.00		
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$2,057.92 +	=	\$2,057.92
Inc frier	lude contribution nds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household	, your	dependents, your roomn		
	ecify:	,			1 7 1 1 2 3 3 3		1. + \$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					2. \$2,057.92
							Combined monthly income
13. Do	•	increase or decrease within the year after y	ou file thi	s form	?		
✓	No.						
	Yes. Explain:						

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		2000	anone rage or or r	_		
Fill in this infor	mation to identify you	ur case:				
Debtor 1	Jasmine	Α	Miller			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
	Bankruptcy Court for the		District of Illinois		showing post-petition the following date:	on chapter 13
Case number			(State)	·	J	
(If known)				MM / DD / YYY	Y	
Official	Form 106	<u>J</u>				
Schedul	e J: Your Ex	cpenses				12/15
information. If (if known). Ans	more space is neede wer every question.	ed, attach another sheet to this	re filing together, both are equal form. On the top of any addition			mber
	cribe Your House	hold				
1. Is this a joi						
	to line 2					
Yes. D	oes Debtor 2 live in a	a separate household?				
	No					
	Yes. Debtor 2 mus	st file Official Forms 106J-2, Expen	ses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	nt live
			Child	7 years	No.	
			Child	4 years	Yes.	
			Offilia	4 years	Yes.	
			Child	2 years	No.	
					✓ Yes.	
expenses o	penses include f people other	No				
than yourself an dependent		Yes				
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses				
	of a date after the ba		rou are using this form as a suppl plemental Schedule J, check the			he
	•	n-cash government assistance in the contract of the contract o	-		You	r expenses
	I or home ownership or the ground or lot. 4	•	clude first mortgage payments and		4.	\$0.00
If not inc	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or i	renter's insurance			4b	\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

4c.

4d.

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Debtor 1 Jasmine A Miller Case number (if known)
First Name Middle Name Last Name

First Name Wilder Name Last Name	
	Your expenses
5. Additional mortgage payments for your residence, such as home equity loans 5.	\$0.00
6. Utilities:	
6a. Electricity, heat, natural gas 6a.	\$125.00
6b. Water, sewer, garbage collection 6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	\$150.00
6d. Other. Specify: 6d	\$0.00
7. Food and housekeeping supplies 7.	\$800.00
8. Childcare and children's education costs	\$0.00
9. Clothing, laundry, and dry cleaning	\$200.00
10. Personal care products and services	\$142.00
11. Medical and dental expenses	\$60.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	\$0.00
14. Charitable contributions and religious donations	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	\$0.00
15b. Health insurance	\$0.00
15c. Vehicle insurance	\$30.00
15d. Other insurance. Specify: 15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify: 16	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$0.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify:	\$0.00
17d. Other. Specify: 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	\$0.00
19.Other payments you make to support others who do not live with you.	
Specify:19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance	\$0.00
20d. Maintenance, repair, and upkeep expenses.	\$0.00
20e. Homeowner's association or condominium dues	\$0.00

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Debtor 1 Jasm		Α	Miller	Case number (if known)			
First N	ame	Middle Name	Last Name				
21.Other. Spec	cify:				21		\$0.00
	your monthly expenses.						\$1,857.00
22a. Add lin	es 4 through 21.						\$0.00
	ine 22 (monthly expenses		<u> </u>	\$1,857.00			
22c. Add lin	e 22a and 22b. The result		22.				
23. Calculate y	our monthly net income) .					
23a. Copy I	ine 12 (your combined mo	onthly income) from	Schedule I.		23a		\$2,057.92
23b. Copy	your monthly expenses fro	om line 22 above.			23b	_	\$1,857.00
	ct your monthly expenses		ncome.				\$200.92
The re	sult is your monthly net in	come.			23c		· · · · · · · · · · · · · · · · · · ·
For examp	le, do you expect to finish	paying for your car I crease because of a r	ses within the year after oan within the year or do y nodification to the terms o vard utility bills.	you expect your			

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Fill in this information to identify your case:								
Debtor 1	Jasmine	Α	Miller					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois					
Case number (If known)			(State)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	•	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/13/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill i	n this i	inform	nation to identify yo	ur case:							
Deb	tor 1		Jasmine		Α	Mille					
Deb	tor 2		First Name		Middle Name	Last	t Name				
(Spot	use, if fili	ing)	First Name		Middle Name	Last	t Name				
Unit	ed Stat	tes Ba	nkruptcy Court for t	he: Northe	ern	District of	Illinois (State)				
Case (If knd	e numl	ber					(Otato)				
,		_ I F	107						_		Check if this is a
<u>Ot</u>	TICI	aı r	Form 107								amended filing
Sta	aten	nen	t of Financ	cial Aff	airs for l	ndividua	als Fili	ng for	Bankru	ptcy	04/1
info	rmatic	n. If		eded, attac	ch a separate s						supplying correct your name and case
Par	t 1: C	Give I	Details About Yo	our Marita	l Status and \	Where You L	ived Bef	ore			
1.	Wha	ntisy	our current marita	l status?							
	П	Marr	ied								
		Not r	married								
2.	Duri	ing th	e last 3 years, hav	e you lived	anywhere othe	r than where y	ou live no	w?			
	V	No									
		Yes.	List all of the place	s you lived i	in the last 3 yea	rs. Do not incl	ude where	e you live no	w.		
		Debt	or 1:		Dat the	es Debtor 1 liv re	ved D	ebtor 2:			Dates Debtor 2 lived there
								Same as [Debtor 1		Same as Debtor 1
		Num	ber Street		From	m	N	umber Street	:		From
					То		_				То
		City	State	Zip C	ode		C	ity	State	Zip Code	
	-							Same as [Debtor 1		Same as Debtor 1
											_
		Num	ber Street		Froi	m	N	umber Street			From To
					10		_				
	_	City	State	Zip C	ode		C	ity	State	Zip Code	
3.	Withir	n the	last 8 years, did yo	u ever live	with a spouse of	or legal equiva	alent in a	community :	property stat	e or territory? (Co	ommunity property states
	and te	erritorie	es include Arizona, C	alifornia, Ida	ho, Louisiana, N	levada, New Me	exico, Pue	to Rico, Texa	as, Washingto	on, and Wisconsin.)	
	Ľ	lo 									
	\square Y	'es. M	lake sure you fill ou	ıt Schedule	H: Your Codel	otors (Official F	orm 106F	I).			

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Miller

Debt	or 1	Jasmine A	Miller		umber (if known)	
		First Name Middle	e Name Last Nar	me		
Part	2:	Explain the Sources of Your Inc	come			
	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and yo No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		rom January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$1366.76	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$11000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$12000.00	Wages, commissions, bonuses, tips Operating a business	
I F f	nclu bubl iling ist	you receive any other income during ide income regardless of whether that is benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony, oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lott	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:	Est. YTD LINK	\$568.00		
		or last calendar year: January 1 to December 31, 2017) YYYY	Est. LINK	\$6,816.00		
		or the calendar year before that: January 1 to December 31, 2016) YYYYY	Est. LINK	\$6,816.00		

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Miller Debtor 1 Jasmine Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Jasmine		Α	Mi	iller	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsions corp age	ders include your porations of whic	relatives; a h you are a for a busin	iny general partner in officer, director, ness you operate a	s; relatives of any person in control,	general partners; part , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all pay	yments to a	an Insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				p.1,	P 2		
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigned	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				-		
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Miller Debtor 1 Jasmine Case number (if known) Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	or 1 Jas	smine	A Middle Name	Miller Last Name	Case number (if known)		
11.		n 90 days before you filed for			ank or financial institution,	set off any amou	nts from your
		unts or refuse to make a pay				•	·
	✓ N	lo					
	Y	es. Fill in the details.					
				Describe the action the	creditor took	Date action was taken	Amount
	_						
	С	Creditor's Name					
	N	lumber Street					
	_			Last 4 digits of account n	umber: XXXX-		
	C	City State	Zip Code				
12.		n 1 year before you filed for b nted receiver, a custodian, o		of your property in the p	ossession of an assignee fo	or the benefit of c	reditors, a court-
	✓ N	0					
	<u></u>	es					
Part	5: Lis	st Certain Gifts and Cont	ributions				
13.	Withi	in 2 years before you filed for	r bankruptcy, did yo	u give any gifts with a to	tal value of more than \$600	per person?	
	√ N	No					
	بنا	Yes. Fill in the details for each	n gift.				
		aifts with a total value of mo	re than \$600	Describe the gifts		Dates you gave the gifts	Value
						90	
	Pe	Person to Whom You Gave the	Gift				
	_						
	N	lumber Street					
		City State	Zip Code				
	P6	erson's relationship to you					
	Pe	erson to Whom You Gave the	Gift				
	_						
	N	lumber Street					
	C	City State	Zip Code				
	Pe	erson's relationship to you					

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Debtor 1	Jasmine	Α	Miller	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
l. Wit	hin 2 years before you fil	led for bankruptcy, dic	l you give any gifts or contributi	ons with a total value	of more than \$600	to any charity?
✓	No					
			·			
Ш	Yes. Fill in the details for	r each giπ or contribut	ion.			
	Gifts or contributions t	o charities	Describe what you contrib	uted	Date you	Value
	that total more than \$6	500			contributed	
	Charity's Name		_			
	Orianty 3 Name					
			-			
	Normala au Otus at		_			
	Number Street					
	City State	Zip Code	_			
	Oity Otato	Zip Code				
rt 6:	List Certain Losses					
✓	No Yes. Fill in the details.					
	Describe the property y how the loss occurred	you lost and	Describe any insurance co		Date of your loss	Value of property lost
	now the loss occurred		pending insurance claims on		1035	1051
			A/B: Property.			
rt 7.	List Certain Payment	ts or Transfers				
	No	,, , ,, , ,, ,, ,, ,, ,, ,, ,, ,, ,,	or credit counseling agencies for se			
\checkmark	Yes. Fill in the details.					
			Description and value of ar	ny property	Date payment	Amount of
			transferred		or transfer	payment
					was made	
	Semrad Law Firm		Attorney's Fee - 0.00		2/13/2018	\$0.00
	Person Who Was Paid					
	11101 S. Western Avenu	ie .	_			
	Number Street					
	Chicago Illinois	s 60643	-			
	Chicago Illinois City State		-			
	Oity State	Zip Code				
	Email or website address		-			
			_			
	Person Who Made the Pa		-			
	Person Who Made the Pa		-			
	Person Who Made the Pa		-			
			-			
			- -			
	Person Who Was Paid		-			
	Person Who Was Paid		-			
	Person Who Was Paid Number Street	ayment, if Not You	-			
	Person Who Was Paid	ayment, if Not You	-			
	Person Who Was Paid Number Street City State	ayment, if Not You Zip Code	-			
	Person Who Was Paid Number Street	ayment, if Not You Zip Code	-			

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Debte		Jasmine	Α	Miller	_ Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed fo o you deal with your creditor not include any payment or tra	rs or to make paym		behalf p	pay or transfer	any property to a	anyone	who promised to
		No Yes. Fill in the details.							
				Description and value of any transferred	property	y	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Incl	ordinary course of your busing both outright transfers and transfers that you have already	ness or financial at transfers made as s	security (such as the granting of a se					
	Ш	Yes. Fill in the details.		Description and value of prop transferred	perty		y property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfe	er						
		Number Street							
		City State Person's relationship to you	Zip Code						
	ben	hin 10 years before you filed eficiary? ese are often called asset-prote No Yes. Fill in the details.		d you transfer any property to a s	elf-settle	ed trust or sim	ilar device of whi	ich you	are a
	_			Description and value of the	e proper	ty transferred			Date transfer was made
		Name of trust							

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Debtor 1 Jasmine A Miller Case number (if known)

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

Part	8:	List Certain Financial Accounts, Ir	nstruments, Safe Deposit Boxes, a	and Stor	age Units		
20.	mov Inclu	hin 1 year before you filed for bankruptored, or transferred? ude checking, savings, money market, or operatives, associations, and other financial	other financial accounts; certificates of de				
	V	No Yes. Fill in the details.					
	ш	ros. I iii ii a lo dotallo.	Look A dissiles of a second	T	£	Data	Last balance
			Last 4 digits of account number	instrur	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	XXXX-		ecking vings		
		Number Street			oney market		
					okerage		
				= .	her		
		City State Zip Cod	le	Ш «			
		Person Who Was Paid	XXXX-	Ch	ecking		
		Person wino was Paid		Sa	vings		<u> </u>
		Number Street		<u></u> мо	oney market		
				Br	okerage		
				Hot	her		
		City State Zip Cod	le				
		you now have, or did you have within 1 er valuables? No Yes. Fill in the details.	Who else had access to it?		Describe the conter		Do you still have it?
		Name of Financial Institution	Name				No
		Number Street	Number Street				Yes
			011 0111 711	0 - 1 -			
			City State Zip	Code			
		City State Zip Code	•				
22.	Hav	e you stored property in a storage unit	or place other than your home within	1 year be	efore you filed for bank	uptcy?	
		No					
	뇓	Yes. Fill in the details.					
	ш	res. I iii iii the details.	Who else had access to it?		Describe the conter	nte	Do you still
			Who else had access to it.		besombe the conten	113	have it?
		Name of Charges Facility	Nome				□ No
		Name of Storage Facility	Name				☐ Yes
		Number Street	Number Street				
			City State Zip	Code			
		City State Zip Code					
		Oity State Zip Code					

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Miller Debtor 1 Jasmine _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Jasmine		Α	Mille		Case	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last I	Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proceed	ding under	any environmen	ital law? In	clude settler	nents and orde	ers.
		No Yes. Fill in the det	tails.								
					Court or ager	псу		Nature (of the case		Status of the case
		Case title									Pending
		0			Court Name NumberStreet						On appeal
		Case number			City	Ctoto	Zin Code				Concluded
Pari	t 11:	Give Details Al	hout Your B	usiness or C		State	Zip Code				
		nin 4 years before						following c	onnections t	o any husiness	£?
	••••	A sole propri	ietor or self-e f a limited liab	mployed in a tr	ade, professio	n, or other	activity, either for	_		o un y bu omood	
		_		naging executing or e	-		ooration				
	V	No. None of the a				for each h	usiness				
	Ц						re of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
		City	State	Zip Code	Name o	of accounta	ant or bookkeep	er	From	То	
					Describ	e the natu	re of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Name o	of accounta	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_		<u> </u>		From	То	
					Describ	e the natu	re of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			Name o	of accounta	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_				From	To	

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Debto	r 1 Jasmine	Α	Miller	Case number (if known)
	First Name	Middle Name	Last Name	
	Within 2 years before you creditors, or other parties No Yes. Fill in the details	S.	ou give a financial statemen	t to anyone about your business? Include all financial institutions,
-			Date issued	
			Date Issued	
	Name		MM/DD/YYYY	
			_	
	Number Street			
	Cit.	State Zip Code	_	
	City S	State Zip Code		
Part 1	Sign Below			
tru	ue and correct. I understa bankruptcy case can resi	and that making a false sta	itement, concealing propert	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Jasr	mine Miller		×
	Signature of	of Debtor 1		Signature of Debtor 2
	Date 2/13	/2018		Date
Die	d you attach additional p	ages to Your Statement of	Financial Affairs for Individual	uals Filing for Bankruptcy (Official Form 107)?
✓	No			
	Yes			
Die	d you pay or agree to pay	someone who is not an at	torney to help you fill out ba	nkruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distric	t or illinois	
re	Jasmine A Miller		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
con	mpensation paid to me within one	year before the filing of the pe	that I am the attorney for the abo etition in bankruptcy, or agreed to tion of or in connection with the	be paid to me, for services
For	legal services, I have agreed to a	ccept		\$4,000.00
Pric	or to the filing of this statement I	have received		\$0.00
Bal	ance Due			\$4,000.00
2. The	e source of the compensation pai	d to me was:		
	✓ Debtor	Other (specify)		
3. The	e source of the compensation pai	d to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my l		with any other person unless the	ey are
		w firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	
5. ln r		-	service for all aspects of the bank advice to the debtor in determining	• •
	b. Preparation and filing of any	petition, schedules, statement	ts of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors an	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	other contested bankruptcy matt	ters;
6. By	agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	ify that the foregoing is a comple in this bankruptcy proceedings.	te statement of any agreement	t or arrangement for payment to n	ne for representation of the
	2/13/2018		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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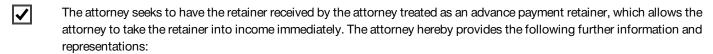
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/13/2018	
Signed:		
/s/ Jasm	nine Miller	
		/s/ Morsheda Hashem
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Miller, Jasmine A Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	RIX		
T knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their		
Date:	2/13/2018	/s/ Miller, Jasmin Miller, Jasmine A Signature of Deb			

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

ATT Mobility One AT&T Way Bedminster, NJ, 07921

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

CCB Credit Services 5300 6TH STREET FRONTAGE SPRINGFIELD, IL, 62703

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

IL Tollway PO Box 5544 Chicago, IL, 60608

Edmund Carter c/o T.L. Thompson & Associates, Inc. PO Box 496149 Garland, TX, 75049

T.L.Thompson & Associates, Inc. 330 Oaks Trail Suite 200 Garland, TX, 75043 Village of Matteson Po Box 6279 Carol Stream, IL, 60197

CB/Victoria Secret PO Box 659728 San Antonio, TX, 78265 Case 18-03897 Doc 1 Filed 02/13/18 Entered 02/13/18 15:02:00 Desc Main Document Page 63 of 72

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the paration of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of a expertise while other may be only ministerial in nature. Client further understands that the benefit that client is under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/13/2018	*
Signed:		
/s/ Jasn	nine Miller y comi Mu	
	0	/s/ Morsheda Hashem Markh Attornov for Debtor(s)
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Jasmine First Name	A Middle Name	Miller Last Name	Case number (if known)	
	estions for Reporting Pur			
16. What kind of debts do you have?	"incurred by an indi No. Go to line 1 Yes. Go to line 16b. Are your debts prii money for a busine No. Go to line 1 Yes. Go to line	vidual primarily for a per 6b. 17. marily business debts? ss or investment or throu 6c. 17.	P. Consumer debts are define sonal, family, or household Business debts are debts though the operation of the business debts or business	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Cexpenses are paid			is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have examined this neti	tion and I declare under	negalty of periun, that the i	nformation provided is true and
For you	correct. If I have chosen to file un of title 11, United States under Chapter 7. If no attorney represents out this document, I have I request relief in accorda I understand making a fa connection with a bankru both. 18 U.S.C. §§ 152,	nder Chapter 7, I am awar Code. I understand the me and I did not pay or a e obtained and read the r ance with the chapter of Ise statement, concealin uptcy case can result in f	re that I may proceed, if eligi relief available under each cl agree to pay someone who i notice required by 11 U.S.C title 11, United States Code g property, or obtaining mo	ble, under Chapter 7, 11,12, or 13 napter, and I choose to proceed s not an attorney to help me fill . § 342(b).
	/s/ Jasmine Miller Signature of Debtor 1	1	Signature of Debt	or 2
		3/2018 MM / DD / YYYY	Executed on _	MM / DD / YYYY

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				•	
Fill in this infor	mation to identify your o	case:			
Debtor 1	Jasmine	Α	Miller		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Total Nicola		
, , , , , ,		Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106De	ec			Check if this is an amended filing
Declarat	ion About an	Individual Debt	or's Schedu	les	12/15
If two married	people are filing togeth	er, both are equally respon	nsible for supplying co	errect information.	
money or propout. U.S.C. §§ 152,	erty by fraud in connect 1341, 1519, and 3571.	file bankruptcy schedules tion with a bankruptcy cas	or amended schedule: e can result in fines u	s. Making a false statement, co p to \$250,000, or imprisonmen	oncealing property, or obtaining t for up to 20 years, or both. 18
Part 1: Sign	Below				
Did you p	ay or agree to pay som	eone who is NOT an attorn	ey to help you fill out	bankruptcy forms?	
✓ No					
Yes. I	Name of person		Attach Bankrup Signature (Offic	otcy Petition Preparer's Notice, Dec pial Form 119).	claration, and
Under pe	nalty of periury. I decla	re that I have read the sum	nmary and schedules f	iled with this declaration and	
	are true and correct.	o that i have lead the sun	imary and schedules i	ned with this declaration and	

Signature of Debtor 2

MM/DD/YYYY

Date

X /s/ Jasmine Miller Alloym

Signature of Debtor 1

MM/DD/YYYY

Date 2/13/2018

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Debt	tor 1 Jasmine First Name	A Middle Name	Miller Last Name	Case number (if known)
	THENANG	Mudie Name	Last Name	
28.	Within 2 years before you filed creditors, or other parties.	for bankruptcy, did	you give a financial state	ment to anyone about your business? Include all financial institutions,
	. No			
	Yes. Fill in the details below	ĭ.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
			<u></u>	
	City State	Zip Code		
Part	12: Sign Below			
I t	have read the answers on this Strue and correct. Lunderstand th	Statement of Finance	cial Affairs and any attac	hments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with
а	a bankruptcy case can result in t	ines up to \$250,00	0, or imprisonment for up	to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	44		, ,	4.5
	/s/ Jasmine M	Tiller Mount	" Mil	*
	Signature of Deb	tor 1 V	(Signature of Debtor 2
	Date 2/13/2018			Date
	Did you attach additional pages	to Your Statement	of Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
F.	√ No			
Ī	Yes			
E	Did you pay or agree to pay some	one who is not an	attorney to help you fill o	ut bankruptcy forms?
F.	✓ No			
Ī	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Miller, Jasmine A Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Tr knowledge		y that the attached list of creditors is tr	ue and correct to the best of their
Date:	2/13/2018	/s/ Miller, Jasmin Miller, Jasmine A Signature of Deb	7 000

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Debto	or 1 Jasmine First Name	A Middle Name	Miller Last Name	Case number (if known)	
16.	Calculate the medi	an family income that applies to			
	16a. Fill in the state i		Illinois		
	16b. Fill in the numb	er of people in your household.	4		
		in family income for your state and s	size of		\$94,472.00
	household using the link s	pecified in the separate instructions	To find for this form. This list ma	a list of applicable median income amounts, go online by also be available at the bankruptcy clerk's office.	
17.	How do the lines co			y also so available at the balling ploy delik a office.	
	17a. Line 15b is under 11 L	less than or equal to line 16c. On t J.S.C. § 1325(b)(3). Go to Part 3. [he top of page 1 of this to Do NOT fill out <i>Calculatio</i>	form, check box 1, <i>Disposable income is not determined n of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 13	more than line 16c. On the top of part 3 and fill out your current monthly income from	Calculation of Dispose	sk box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part :	Calculate You	r Commitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total ave	rage monthly income from line 1	1.		\$1,538.65
19.	Deduct the marital commitment period of	adjustment if it applies. If you are under 11 U.S.C. § 1325(b)(4) allows	e married, your spouse is s you to deduct part of you	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital ad	justment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 1	9a from line 18.			\$1,538.65
20.	Calculate your curr	ent monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,538.65
	Multiply by 12 (the number of months in a year).			x 12
	20b. The result is you	ur current monthly income for the ye	ear for this part of the for	m.	\$18,463.80
	20c. Copy the media	an family income for your state and	size of household from li	ne 16c.	\$94,472.00
21.	How do the lines co	ompare?			
	Line 20b is less to commitment per	than line 20c. Unless otherwise orde iod is 3 years. Go to Part 4.	ered by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more 4, The commitme	e than or equal to line 20c. Unless onent period is 5 years. Go to Part 4.	therwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing nere,	I declare under penalty of perjury th	at the information on this	s statement and in any attachments is true and correct.	
	🗶 /s/ Jasmii	ne Miller Agonum	Me x		
	Signature of	Debtor 1		Signature of Debtor 2	
	Date 2/13/2	2018 DD/YYYY	I	Date MM/DD/YYYY	
		7a, do NOT fill out or file Form 122 7b, fill out Form 122C-2 and file it v		of that form, copy your current monthly income from lin	e 14